

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Peter M. Kranack aka Peter Michael Kranack Debtor Peter M. Kranack aka Peter Michael Kranack Movant vs. U.S. Bank Trust National Association, as trustee for CVF III Mortgage Loan Trust II Respondent Ronda J. Winnecour, Trustee	NO. 15-23309 JAD CHAPTER 13 Related to Docs. 80, 82 and 117 Hearing Date: 9/15/21 @ 10:00 a.m.
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CONSENT ORDER OF COURT

AND NOW, this 17th day of September, 2021, upon consideration of the Trustee's Motion For Determination Mortgage Creditor Has Been Paid Per Plan And To Confirm Debtor Resumption Of Payments, Debtor's Motion for Production Of Complete Loan History And Mortgage Payoff, and responses thereto, and by consent of the Trustee, the Debtor and the Respondent herein, it is

ORDERED, that the Court hereby determines that: (a) the Trustee has disbursed all payments in accordance with the Debtor's Chapter 13 Plan through December 31, 2020, as to the mortgage of Carrington/Cerastes/U.S. Bank Trust (filed as Proof of Claim 3-2); (b) Debtor is to have resumed direct payments for all payments due in and after January 2021 (with a credit against the January, 2021 payment of \$581.76); and (c) Debtor and Respondent retain, subject to the foregoing determinations, all rights to deal with any balance still due on the mortgage post-plan completion, and it is also

ORDERED, that inasmuch as Respondent has provided Debtor with a complete loan history and a mortgage payoff statement with a balance owing to the Respondent, the Court

finds that (a) the subject loan matured during the bankruptcy, but was not paid in full, and (b) in order to cure the remaining balance of the loan, the debtor is going to submit a loss mitigation packet outside of bankruptcy to obtain a loan modification.



United States Bankruptcy Judge
Jeffery A. Deller

Consented to:

Ronda Winnecour, Chapter 13 Trustee

s/Owen W. Katz
By Owen W. Katz, Attorney for Chapter 13 Trustee

s/Robert S. Shreve
Robert S. Shreve, Attorney for the Debtor

s/Maria D. Miksich
Maria D. Miksich, Attorney for the Respondent

FILED
9/17/21 2:58 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Peter M. Kranack
Debtor

Case No. 15-23309-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 17, 2021

User: lfin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2021:

Recip ID	Recipient Name and Address
db	+ Peter M. Kranack, 117 5th Avenue, West Mifflin, PA 15122-1613

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2021 at the address(es) listed below:

Name	Email Address
Kevin Scott Frankel	on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A pabk@logs.com, logsecf@logs.com
LeeAne O. Huggins	on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A pabk@logs.com
Maria Miksich	on behalf of Creditor U.S. Bank Trust National Association as trustee for CVF III Mortgage Loan Trust II mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com

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ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Robert S. Shreve

on behalf of Debtor Peter M. Kranack rsshreve@akmanpc.com
akmanesq@akmanpc.com;shrevebob@verizon.net;arderian@akmanlegal.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 8